

# Almost 25,000 Sign up for 2018 Coverage on Delaware's Health Insurance Marketplace

NEW CASTLE (Dec. 22, 2017) – Despite significant challenges to enrollment, almost 25,000 Delawareans signed up for coverage for 2018 on Delaware's Health Insurance Marketplace. The enrollment total was about 10 percent lower than the 27,584 who signed up last year.

On Thursday, the [Centers for Medicare and Medicaid Services](#) (CMS) released Delaware's enrollment total of 24,860 for the six-week enrollment period that ended Dec. 15. This year's enrollment period – the fifth year for open enrollment – was half as long as it was last year. Nationally, almost 9 million people signed up for coverage in the 39 states that use HealthCare.gov for the online enrollments.

"I am pleased that so many Delawareans saw the value and the need in having health insurance coverage despite the challenges they faced this year during open enrollment," Governor John Carney said. "Health insurance provides that critical connection to quality health care. That connection is the first step toward building a healthier Delaware."

Earlier this year, Aetna announced it would not sell plans on Delaware's Health Insurance Marketplace for 2018 leaving Highmark Blue Cross Blue Shield of Delaware as the only insurer on the marketplace. That meant enrollees who had coverage through Aetna Health or Aetna Life for 2017 had to choose one of seven Highmark plans that were available for purchase in 2018 or they were automatically enrolled in a similar plan offered by Highmark. In October, just before the start of open enrollment on Nov. 1, Insurance Commissioner Trinidad Navarro announced that the Department of Insurance

had approved an average rate increase of 25 percent for Highmark's plans for 2018.

"I am grateful that we were able to get out the message to Delawareans that health insurance is important to have and that financial assistance was available to help them pay for it," said Department of Health and Social Services (DHSS) Secretary Dr. Kara Odom Walker, a board-certified family physician. "Our federal navigators, enrollment assisters and insurance agents and brokers did an outstanding job of working with people to help them understand their options, including the availability of federal financial assistance."

During 2017, more than 81 percent of Delaware enrollees received financial assistance, including tax credits, which help to reduce the cost of monthly premiums. The percentage of Delawareans who received financial assistance for 2018 is not yet available. Financial help was available to individuals with an annual household income up to \$47,520 and up to \$97,200 for a family of four. CMS plans to release a full enrollment report in March.

"Despite the challenge of a much shorter enrollment period and little funding for marketing, Delaware still enrolled thousands of people who may not otherwise have been able to get covered," said U.S. Senator Tom Carper. "I will continue my work to strengthen the health insurance marketplace and bring down the cost of healthcare for all Delawareans."

In addition to insurance agents and brokers, Westside Family Healthcare, Chatman LLC, Henrietta Johnson Medical Center in Wilmington and La Red Health Center in Georgetown provided one-on-one enrollment assistance. Those assisters now will help people who have questions about using their health insurance and they also can help people who qualify for a special enrollment. Individuals who experience a life-qualifying event such as the birth or adoption of a child, marriage or divorce, moving from one state to another, or

losing coverage through employment are eligible to shop for and enroll for coverage on the health insurance marketplace outside of the open enrollment period. To learn more about special enrollments, go to [HealthCare.gov](https://www.healthcare.gov). In addition to the health insurance marketplace, some residents might be eligible for coverage through Delaware's expanded Medicaid program, which is open year-round. More than 10,000 Delawareans have received coverage under the Medicaid expansion. To be screened for or to apply for Medicaid benefits, go to [Delaware ASSIST](#).

"Access to quality healthcare is the foundation for healthy communities," said Delaware Insurance Commissioner Trinidad Navarro. "Notwithstanding the obstacles during the shortened open enrollment period, Delawareans made clear their willingness to participate in the Affordable Care Act. I commend the efforts of DHSS and the navigators who assisted consumers. I also thank the federal delegation for their efforts to try to extend the signup period."

Under the Affordable Care Act, individuals who can afford health coverage, but who choose not to buy it are subject to paying a penalty when they file their federal tax return for the year they don't have coverage. For 2017, the fee will be equal to the higher of these amounts: 2.5 percent of annual household income or \$695 per adult, plus \$347.50 for each child under 18. The maximum amount is \$2,085 per household. In addition to the fee, consumers will be responsible for the total cost of any health care expenses they incur. Under the tax cut just passed by Congress and awaiting the signature of President Donald Trump, the individual mandate will be repealed beginning for the 2019 tax year.

**-30-**

*The Department of Health and Social Services is committed to improving the quality of the lives of Delaware's citizens by*

*promoting health and well-being, fostering self-sufficiency,  
and protecting vulnerable populations.*